## **AMENDMENTS TO THE CLAIMS**

Please cancel claims 1-61 without prejudice or disclaimer to be filed at a later date. Please add claims 62-93. The full text of the presently pending claims is presented below.

## **Listing of Claims:**

The listing of claims will replace all prior versions, and listings, of claims in the application.

## 1-61. (Canceled)

62. (New) A method for transferring credits at a gaming device in communication with a host computer over a network, the host computer having an account associated with a player, the account having a balance, the method comprising:

receiving player identification information at the gaming device, the player identification information identifying the player;

retrieving a determined amount of the account balance from the host computer over the network, the amount of the account balance determined in accordance with one or more flags associated with the account;

storing the retrieved balance on a credit meter associated with the gaming device; storing any award resulting from play of the gaming device on the credit meter, including updating the balance on the credit meter; and

providing information indicating the balance on the credit meter to the host computer over the network.

- 63. (New) The method of claim 62, further comprising: receiving, at the gaming machine, a request to redeem the balance on the credit meter.
- 64. (New) The method of claim 62, wherein the player identification information is received at an interface of the gaming device.
- 65. (New) The method of claim 62, wherein retrieving the determined amount of the account balance from the host computer of the network includes:

sending a query to the host computer, the query requesting player data associated with the identified player.

- 66. (New) The method of claim 62, wherein the flags indicate one or more selected from the group consisting of: a minimum transfer limit, a maximum transfer limit, and a transfer prevention.
- 67. (New) The method of claim 66, wherein the minimum and maximum transfer limits are set regardless of the account balance.
- 68. (New) The method of claim 66, wherein the transfer prevention is associated with a report of a lost player card.
- 69. (New) The method of claim 66, wherein the transfer prevention is associated with an instruction from a casino operator.
- 70. (New) The method of claim 62, wherein retrieving the determined amount of the account balance from the host computer of the network includes:

deducting the determined amount from the account balance.

- 71. (New) The method of claim 62, wherein the determined amount of the account balance is retrieved from the host computer responsive to receiving the player identification information.
- 72. (New) The method of claim 62, wherein the determined amount of the account balance is retrieved from the host computer responsive to a player input.
- 73. (New) The method of claim 62, wherein the information indicating the balance on the credit meter is provided to the host computer responsive to a player input.
- 74. (New) The method of claim 62, further comprising: sending transaction information identifying the transfer to a transaction log database having initial and final states of the credit meter.
- 75. (New) The method of claim 62, further comprising:

determining a cash-out option for the player, including outputting a credit balance on the credit meter from an output device at the one gaming device.

- 76. (New) The method of claim 75, wherein the cash-out option is determined responsive to a player selection.
- 77. (New) The method of claim 62, wherein the player is anonymous.
- 78. (New) A gaming device in communication with a host computer over a network for transferring credits between the gaming device and the host computer, the host computer having an account associated with a player, the account having a balance, the gaming device comprising:

a player interface coupled to receive player identification information, the player identification information identifying the player; and

a processor configured to:

retrieve a determined amount of the account balance from the host computer over the network, the amount of the account balance determined in accordance with one or more flags associated with the account,

store the retrieved balance on a credit meter,

store any award resulting from play of the gaming device on the credit meter, including updating the balance on the credit meter; and

provide information indicating the balance on the credit meter to the host computer over the network.

- 79. (New) The gaming device of claim 78, wherein the player interface includes a card reader.
- 80. (New) The gaming device of claim 78, the processor further configured to: receive a request to redeem the balance on the credit meter.
- 81. (New) The gaming device of claim 78, wherein retrieving the determined amount of the account balance from the host computer of the network includes:

sending a query to the host computer, the query requesting player data associated with the identified player.

- 82. (New) The gaming device of claim 78, wherein the flags indicate one or more selected from the group consisting of: a minimum transfer limit, a maximum transfer limit, and a transfer prevention.
- 83. (New) The gaming device of claim 78, the processor configured to retrieve the determined amount of the account balance from the host computer responsive to receiving the player identification information.
- 84. (New) The gaming device of claim 78, the processor configured to retrieve the determined amount of the account balance from the host computer responsive to a player input.
- 85. (New) The gaming device of claim 78, the processor configured to provide the information indicating the balance on the credit meter to the host computer responsive to a player input.
- 86. (New) The gaming device of claim 78, the processor further configured to: send transaction information identifying the transfer to a transaction log database having initial and final states of the credit meter.
- 87. (New) The gaming device of claim 78, the processor further configured to:

  determine a cash-out option for the player, including outputting a credit balance on the
  credit meter from an output device at the one gaming device.
- 88. (New) A host computer in communication with a gaming device over a network for transferring credits between the host computer and the gaming device, the host computer having an account associated with a player, the account having a balance, the host computer comprising:

an interface coupled to receive player identification information identifying the player; a processor configured to:

access the player account associated with the player;

provide an amount of the account balance for the gaming device over the network, the amount of the account balance determined in accordance with one or more flags associated with the account;

the interface further coupled to receive information indicating un updated balance from the gaming device over the network.

- 89. (New) The host computer of claim 88, wherein the flags indicate one or more selected from the group consisting of: a minimum transfer limit, a maximum transfer limit, and a transfer prevention.
- 90. (New) The host computer of claim 89, wherein the minimum and maximum transfer limits are set regardless of the account balance.
- 91. (New) The host computer of claim 89, wherein the transfer prevention is associated with a report of a lost player card.
- 92. (New) The host computer of claim 89, wherein the transfer prevention is associated with an instruction from a casino operator.
- 93. (New) The host computer of claim 89, the processor further configured to:
  send transaction information identifying the transfer to a transaction log database having initial and final states of the credit meter.